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IN THE UNITED STATES PATENT AND TRADEMARK OFFICEApplicants: Brumfield *et al.*

App. No.: 10/693,311

Filing Date: October 24, 2003

Art Unit: 3627

Examiner: Luna Champagne

Title: SYSTEM AND METHOD FOR TRACKING A BILLING CYCLE

Docket No.: C02-0034-000

Conf. No.: 1454

RESPONSE TO THE FINAL OFFICE ACTION MAILED JANUARY 21, 2009

ATTN: Commissioner for Patents
U.S. Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Response is filed in reply to the Office Action mailed on January 21, 2009. Favorable reconsideration of the application is requested in light of the attached remarks.

A claim listing begins on page 2 of this paper.

Remarks begin on page 11.